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3. Electronic cash; *Kevin P Sheehan*; **FDIC Banking Review**, Washington; 1998; Vol. 11, Iss. 2; pg. 1, 8 pgs
4. The card centric distribution of financial services: a comparison of Japan and the UK; *Steve Worthington*; **The International Journal of Bank Marketing**, Bradford; 1998; Vol. 16, Iss. 5; pg. 211
5. AHEAD OF THE PACK PROGRAM PREPARES COMPANIES FOR ELECTRONIC COMMERCE; [FINAL Edition]; *AKWELI PARKER, STAFF WRITER*; **Virginian - Pilot**, Norfolk, Va.; Oct 13, 1997; pg. D.1
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